

**ABSTRACT OF THE DISCLOSURE UNDER 37 C.F.R. §1.72(b)**

A television set-top box incorporates a swipe card reader for reading credit cards, debit cards or automated teller cards or the like. A credit card can be activated by swiping the credit card through the set-top box credit card reader to automatically initiate a process of activation of the card with a remote server serving as an activation center or clearing house. Moreover, the card reader can be used to simplify on-line purchases from merchants over the Internet or for interfacing with a credit card authority to manage the user's credit card account.